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PATENT APPLICATION

08/828,022

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DEC 20 2002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re Application of: Amir M. Saffarian
Serial No.: 08/828,022
Filing Date: March 27, 1997
Group Art Unit: 2876
Examiner: Jamara A. Franklin
Title: AUTOMATED SYSTEM AND METHOD FOR CHECK
AMOUNT ENCODING AT A POINT-OF-SALE

Assistant Commissioner
for Patents
Washington, D.C. 20231

Dear Sir:

RESPONSE PURSUANT TO 37 C.F.R. § 1.111

In response to the Office Action dated September 27, 2002, Applicant respectfully requests the Examiner to reconsider the claims in view of the following remarks as set forth below.